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August 22, 2017

Docketed to ECF on August 22, 2017

The Honorable Robert D. Drain
United States Bankruptcy Court
Southern District of New York (White Plains)
300 Quarropas Street
White Plains, NY 10601-4140

Re: Case No. 16-23593-RDD
Debtor: Henry O. Lafontant

Dear Judge Drain:

Please allow this letter to serve as a status report in the pending Loss Mitigation pursuant to the Southern District of New York Bankruptcy Loss Mitigation Program. Our office represents WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR VM TRUST SERIES 3, A DELAWARE STATUTORY TRUST, c/o Shellpoint Mortgage Servicing in the above reference case.

Upon the review of the Loss Mitigation packet, Shellpoint will be unable to offer Mr. Lafontant a trial loan modification due to his Debt to Income Ratio being more than 31%. However, Mr. Lafontant does qualify for the "Cash for Keys" program.

If there are any questions, please feel free to contact me at 516-876-0800 ext. 19 with any questions or concerns.

Very truly yours,

/s/Stuart Druckman
Stuart Druckman

cc: Timothy G. Holden, Esq. (tholden@tholdenlaw.com)